

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael E. Van Thuyne
 Phyllis Van Thuyne
 Debtors

Case No. 17-12941-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: YvetteWD
 Form ID: 318

Page 1 of 2
 Total Noticed: 17

Date Rcvd: Jul 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2018.

db/jdb +Michael E. Van Thuyne, Phyllis Van Thuyne, 48 Bridle Path Lane,
 Feasterville, PA 19053-6317
 13907944 Bank of America, P.O. Box 15019, El Paso, TX 79998-2235
 13907946 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 13907947 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 13961119 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
 P.O. Box 619096, Dallas, TX 75261-9741)
 13907948 +National Loan Investors, 5619 N. Classen, Oklahoma City, OK 73118-4015
 13948923 +National Loan Investors, L.P., 5619 N Classen Blvd, Oklahoma City OK 73118-4015
 13907949 Nationstar Mortgage, LLC, PO Box 619063, Dallas, TX 75261-9063

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRHHOLBER.COM Jul 10 2018 07:48:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: megan.harper@phila.gov Jul 10 2018 06:01:41 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 10 2018 06:01:31
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 10 2018 06:01:37 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13907943 EDI: AMEREXPR.COM Jul 10 2018 07:48:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270

13968609 EDI: BECKLEE.COM Jul 10 2018 07:48:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701

13907945 +E-mail/Text: Smarkunas@thebeneficial.com Jul 10 2018 06:01:46 Beneficial,
 1818 Market Street, Philadelphia, PA 19103-3638

13956236 EDI: RESURGENT.COM Jul 10 2018 07:48:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587

13941090 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 10 2018 06:01:31
 Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
 Harrisburg P A 17128-0946

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

CHRISTINE LEIGH BARBA on behalf of Creditor Beneficial Bank barbac@ballardspahr.com
 JON M. ADELSTEIN on behalf of Plaintiff Phyllis Van Thuyne jadelstein@adelsteinkaliner.com,
 jsbamford@adelsteinkaliner.com
 JON M. ADELSTEIN on behalf of Plaintiff Michael E. Van Thuyne jadelstein@adelsteinkaliner.com,
 jsbamford@adelsteinkaliner.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JON M. ADELSTEIN on behalf of Debtor Michael E. Van Thuyne jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
JON M. ADELSTEIN on behalf of Joint Debtor Phyllis Van Thuyne jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
KEVIN G. MCDONALD on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Michael E. Van Thuyne</u>	Social Security number or ITIN	xxx-xx-3621
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Phyllis Van Thuyne</u>	Social Security number or ITIN	xxx-xx-9702
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12941-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael E. Van Thuyne

Phyllis Van Thuyne
aka Phyllis Maher

7/9/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.